

Information to identify the case:

Debtor 1:	Eugene D Sund			Social Security number or ITIN: xxx-xx-8898
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2:	Lisa M Sund			Social Security number or ITIN: xxx-xx-2601
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	Northern District of Illinois			Date case filed for chapter: 13 7/18/23
Case number:	23-80848			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Eugene D Sund	Lisa M Sund
2. All other names used in the last 8 years		
3. Address	1601 Hartley Drive Algonquin, IL 60102	1601 Hartley Drive Algonquin, IL 60102
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Lydia Meyer Lydia Meyer – 13 Trustee P.o. Box 14127 Rockford, IL 61105-4127	Contact phone 815-968-5354
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 7/19/23

For more information, see page 2

Debtor Eugene D Sund and Lisa M Sund

Case number 23-80848

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

August 14, 2023 at 11:00 AM

Location:
Appear by Video. See details at www.justice.gov/ust/file/ILN.pdf/download.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Debtors must bring a picture ID and proof of their Social Security Number.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 10/13/23

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 9/26/23

Deadline for governmental units to file a proof of claim:

Filing deadline: 1/16/24

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 9/7/23 at 10:00 AM , Location: Courtroom 3100, 327 S. Church St, Rockford, IL 61101 or Using Zoom. To appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 291 5226 and passcode 852255.

The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4,500.00

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:

Eugene D Sund
Lisa M Sund
Debtors

Case No. 23-80848-TML

Chapter 13

District/off: 0752-3

User: admin

Page 1 of 2

Date Rcvd: Jul 19, 2023

Form ID: 309I

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
 - ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Eugene D Sund, Lisa M Sund, 1601 Hartley Drive, Algonquin, IL 60102-4337
30324409	+ Alexian Brothers, P.O. Box 5588, Belfast, ME 04915-5500
30324411	+ Assured health, PO box 645685, Cincinnati, OH 45264-5685
30324413	+ BMO Harris Bank, Attn: Bankruptcy, 99 W Washington St, Chicago, IL 60602-2998
30324420	+ Midwest diagnostic pathology., P.o Box 578, Park Ridge, IL 60068-0578
30324422	+ Ortho, Illinois, PO Box 78620, Milwaukee, WI 53278-8620
30324424	+ PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222-2401
30324425	+ Rocket Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Jul 19 2023 22:48:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	^ MEBN	Jul 19 2023 22:44:37	Lydia Meyer, Lydia Meyer - 13 Trustee, P.o. Box 14127, Rockford, IL 61105-4127
ust	+ Email/Text: USTPRegion11.MD.ECF@usdoj.gov	Jul 19 2023 22:48:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 780 Regent St., Suite 304, Madison, WI 53715-2635
30324408	+ Email/Text: backoffice@affirm.com	Jul 19 2023 22:49:00	AFFIRM Inc, 30 Isabella Street, Floor, Pittsburgh, PA 15212-5862
30324410	+ EDI: PHINAMERI.COM	Jul 20 2023 02:41:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
30324412	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 19 2023 22:48:10	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
30324414	+ EDI: CAPITALONE.COM	Jul 20 2023 02:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30324416	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 19 2023 22:48:10	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
30324417	+ Email/Text: electronicbkdocs@nelnet.net	Jul 19 2023 22:48:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
30324418	+ EDI: DISCOVER.COM	Jul 20 2023 02:40:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30324419	Email/Text: collecadminbankruptcy@fnni.com	Jul 19 2023 22:48:00	FNB Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
30324432	EDI: IRS.COM	Jul 20 2023 02:41:00	Internal Revenue Service - 1/11, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0752-3

User: admin

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Date Recd: Jul 19, 2023

Form ID: 309I

Total Noticed: 29

30324415	EDI: JPMORGANCHASE	Jul 20 2023 02:40:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
30324421	^ MEBN	Jul 19 2023 22:44:42	Northwest medicine, P.o Box 4090, Carol Stream, IL 60197-4090
30324423	Email/Text: bkrgeneric@penfed.org	Jul 19 2023 22:48:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313
30324426	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 19 2023 22:48:00	Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
30324427	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jul 19 2023 22:48:07	Sofi Lending Corp, Attn: Bankruptcy, Po Box 654158, Dallas, TX 75265-4158
30324428	+ EDI: RMSC.COM	Jul 20 2023 02:40:00	Syncb/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
30324429	+ EDI: RMSC.COM	Jul 20 2023 02:40:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30324431	Email/Text: bknotice@upgrade.com	Jul 19 2023 22:48:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
30324430	Email/PDF: OGCRegionVBankruptcy@hud.gov	Jul 19 2023 22:48:14	U.S. Department of Housing and Urba, Ralph Metcalfe Federal Bldg, 77 West Jackson Blvd, Chicago, IL 60604-3507

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2023 at the address(es) listed below:

Name	Email Address
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David H Cutler

on behalf of Debtor 1 Eugene D Sund cutlerfilings@gmail.com r48280@notify.bestcase.com

Lydia Meyer

ECF_LMIL@trustee13.com

Patrick S Layng

USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3